Case 05-57312 Doc 1 Filed 10/15/05 Entered 10/15/05 06:26:51 Desc Main Page 1 of 5 Document (Official Form 1) (12/03) United States Bankruptcy Court FORM B1 Voluntary Petition Northern District of Illinois Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Mathus, Carnita All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all) if more than one, state all): xxx-xx-6853 Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Street Address of Debtor (No. & Street, City, State & Zip Code): 1519 W. 82nd St. Chicago, IL 60620 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) Railroad the Petition is Filed (Check one box) Individual(s) Chapter 13 ☐ Chapter 11 ☐ Stockbroker ☐ Chapter 7 ☐ Corporation ☐ Chapter 12 Chapter 9 ☐ Commodity Broker ☐ Partnership ☐ Sec. 304 - Case ancillary to foreign proceeding ☐ Clearing Bank ☐ Other Filing Fee (Check one box) Nature of Debts (Check one box) Full Filing Fee attached ■ Consumer/Non-Business ☐ Business ☐ Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. *** Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan *** 11 U.S.C. § 1121(e) (Optional) THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) ■ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 100-199 200-999 1000-over Estimated Number of Creditors 1-15 16-49 50-99 \Box Estimated Assets \$50,000,001 to \$10,000,001 to More than \$100,001 to \$500,001 to \$1,000,001 to \$50,001 to \$0 to \$100 million \$100 million \$10 million \$50 million \$50,000 \$100,000 \$500,000 \$1 million

More than

\$100 million

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\$50,000,001 to

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\$1,000,001 to

\$10 million

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\$50,001 to

\$100,000

Estimated Debts

\$0 to

\$50,000

\$100 001 to

\$500,000

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\$500,001 to

\$1 million

\$10,000,001 to

\$50 million

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Voluntary Petition This page must be completed and filed in every case) Occument	Nam P த்டும் இந்த Mathus, Carnita	FORM B1, 1 age 2
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach a	dditional sheet)
Location Where Filed: Northern District of Illinois	Case Number: 03B 49153-Chapter 13	Date Filed: 12/04/03
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	than one, attach additional sheet)
	Case Number:	Date Filed:
Name of Debtor: - None -	Ouse frames.	
District:	Relationship:	Judge:
Sign	latures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct.	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to	
[If petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) Exhibit A is attached and made a part of this petition.	
the relief available under each such chapter, and choose to proceed under		
chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare	
v Leventa it est know	that I have informed the petition	ner that [he or she] may proceed under
X Signature of Debtor Carnita Mathus	chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.	
X	X	
X Signature of Joint Debtor	Signature of Attorney for Debtor(s) Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan	
773-873-1520	Welvill J. Napiali, Deli	Exhibit C
Telephone Number хихих хүхих хүх хүх хүх хүх хүх хүх хүх	Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?	
Date Signature of Attorney	☐ Yes, and Exhibit C is atta	ached and made a part of this petition.
X Signature of Attorney	■ No	
X Signature of Attorney for Debtor(s) Melvin J. Kaplan. Bennett A. Kahn, Rae Kaplan		n-Attorney Petition Preparer
Melvin J. Kaplan, Bennett A. Kahn, Rae Kaplan	I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have	
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy	
Melvin J. Kaplan & Associates P.C.	1	
Firm Name 14 E. Jackson Blvd.	Printed Name of Bankruptcy Petition Preparer	
Suite 1200	Social Security Number (R	Required by 11 U.S.C.§ 110(c).)
Address Email: www.financialrelief.com		•
(312)294-8989 Fax: (312)294-8995 Telephone Number	Address	
Date	Names and Social Security numbers of all other individuals who	
Signature of Debtor (Corporation/Partnership)	prepared or assisted in preparing this document:	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,	If more than one person p	repared this document, attach additional
United States Code, specified in this petition.	1	appropriate official form for each person.
X Signature of Authorized Individual	X Signature of Bankruptcy P	Petition Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11	
Date	U.S.C. § 110; 18 U.S.C. §	156.

AT&T P.O. Box 8212 Aurora, IL 60572

AT&T P.O. Box 57907 Attn: Dispute Investigation Murray, UT 84157

Balaban Furniture 4417 S. Ashland Ave. Chicago, IL 60609

Certegy P.O. Box 30046 Tampa, FL 33630

ComEd - Attn: Bankruptcy 2100 Swift Drive Oak Brook, IL 60523

Enterprise Rent A Car c/o C.B. USA Inc P.O. Box 8000 Hammond, IN 46325-9998

Fairlane Credit P.O. Box 743577 Dallas, TX 75374

First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117-5519

MCI MCi Residential Service Denver, CO 80217-0890

Member Service Center P.O. Box 6325 Camp Hill, PA 17012-6325

Midland Credit P.O. Box 939019 San Diego, CA 92193-9019

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Payday Loan 7001 N. Clark Chicago, IL 60626

Peoples Energy ATTN. Judith Langoni 130 E. Randolph Drive, 14th FL Chicago, IL 60601

TCF Bank 9400 South Ashland Chicago, IL 60620

TCF Bank c/o American Collection 919 W. Estes Rd. Schaumburg, IL 60193-4427

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Under chapter 7 a trustee takes possession of all tour property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for Chapter 13 only if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.

Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.

After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its	s provisions are
quite complicated, and any decision by an individual to file a chapter 11 petition should also be reviewed	l with an
quite complicated, and any decision by an individual to file a chapter 11 period sheard also be reviewed	
attorney.	

I, the debtor, affirm that I have	read this notice.	
Date	Signature of Debtor	Case No. (if known)
DISTRIBUTION	Signature of Co-Debtor DEBTOR	COURT